

Together with the buildings and improvements thereupon, and the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging or in anywise appertaining.

To Have And To Hold the aforesaid parcel of ground and premises unto and to the proper use and benefit of said Mortgagee, its successors and assigns, forever.

Provided, that if the said Mortgagor, their heirs, executors, administrators or assigns, shall well and truly pay, or cause to be paid, the aforesaid principal sum of TWENTY THREE THOUSAND TWO HUNDRED AND 00/100-----~~-----~~ \$23,200.00) and all the installments of interest thereon, when and as each of them shall respectively be due and payable as aforesaid, and shall perform each and all of the covenants herein on their part to be performed, then this Mortgage shall be void.

And the said Mortgagor hereby assent to the passage of a decree for the sale of the property hereby mortgaged, such sale to take place only after a default in any of the covenants or conditions of this Mortgage as herein provided; and the said Mortgagor hereby also authorize the said Mortgagee, its successors, or assigns, or the duly authorized Attorney or Agent of the said Mortgagee, after any default in the covenants or conditions of this Mortgage, to sell the hereby mortgaged property. Any such sale, whether under the above assent to a decree or under the above power of sale, shall be under the provisions of Article 66 of the Public General Laws of Maryland, or under any other General or Local Law of the State of Maryland relating to mortgages, or any supplement, amendment, or addition thereto.

And upon any such sale of said property, the proceeds shall be applied as follows: (1) to repayment of all expenses incident to said sale, including a fee of Fifty (\$50.00) Dollars and a commission to the party making the sale of said property equal to the commission allowed Trustees for making sale of property by virtue of a decree of a Court having equity jurisdiction in the State of Maryland; (2) to the payment of all claims of said Mortgagee, its successors or assigns hereunder whether the same shall have matured, or not; (3) and the surplus (if any there be), to the said Mortgagor, their heirs, personal representatives or assigns, or to whoever may be entitled to the same.

And the said Mortgagor for themselves, their heirs, personal representatives and assigns, do hereby covenant and agree that immediately upon the first insertion of the advertisement or notice of sale as aforesaid under the powers hereby granted, there shall be and become due by them to the party inserting said advertisement or notice, all expenses incident to said advertisement or notice, all Court costs and all expenses incident to the foreclosure proceedings under this Mortgage and a commission on the total amount of the Mortgage indebtedness, principal and interest, equal to one-half the percentage allowed as commissions to trustees making sale under orders or decrees of a Court having equity jurisdiction in the State of Maryland, which said expenses, costs and commission the said Mortgagor for themselves, their heirs, personal representatives and assigns, do hereby covenant to pay, and the said Mortgagee, its successors or assigns, or their said Attorney, shall not be required to receive the principal and interest only, of said Mortgage debt in satisfaction thereof, unless the same be accompanied by a tender of said expenses, costs, and commission but said sale may be proceeded with unless, prior to the day appointed therefor, legal tender be made of said principal, costs, expenses and commissions.

And it is agreed that, until default be made in the premises, the said Mortgagor, their heirs, executors, administrators or assigns shall possess the aforesaid property, but upon any such default, the entire indebtedness shall become due and payable. Mortgagor shall pay in the meantime, all taxes and assessments, public dues and charges levied or assessed, or to be levied or assessed, on said hereby mortgaged property, which taxes, mortgage debt and interest, public dues, charges and assessments the said Mortgagor covenants to pay when legally payable. Mortgagor shall exhibit receipts to the Mortgagee on or before the First day of November each year showing payments of such taxes and other charges.

Said Mortgagor covenants to insure, and pending the existence of this Mortgage to keep insured, in a company satisfactory to the said Mortgagee, its successors and assigns, the improvements on the property hereby mortgaged to the amount of at least the balance due on this Mortgage and to cause the policy to be effected thereon to be so framed or endorsed as, in case of fire or other destruction to enure to the benefit of said Mortgagee, its successors, and assigns to the extent of its lien or claim hereunder.

The Covenants herein contained shall bind, and the benefits and advantages shall enure to the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness the Hand and Seal of said Mortgagor.

WITNESS:

Alfonso T. Harris

Alfonso T. Harris (SEAL)
Alfonso T. Harris

Anna A. Harris (SEAL)
Anna A. Harris

State of Maryland,

County, To Wit:

I Hereby Certify, That on this 24th day of August, in the year of one thousand nine hundred and 93 before me, the subscriber, a Notary Public of the State of Maryland, in and for the place aforesaid, personally appeared the Mortgagor named in the foregoing Mortgage, **Alfonso T. Harris** and **Anna A. Harris**, his wife, and they acknowledge the foregoing Mortgage to be his, her or their act.

As Witness my hand and Notarial Seal.

Lois K. P. Schneider
Notary Public

MY COMMISSION EXPIRES JULY 1, 1994

